### Case 17-01925 Doc 1 Filed 01/23/17 Entered 01/23/17 16:09:23 Desc Main Document Page 1 of 70

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Shavunyae	Victor
		First name	First name
	Write the name that is on		M
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Carter	Carter
	license or passport	Last name	Last name
	Bring your picture		
	identification to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
_	meeting with the trustee.		
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	To the same of the	-
		Last name	Last name
		First name	First name
		Histilane	Histifanie
		Middle name	Middle name
		Last name	Last name
3	Only the last 4 digits		
0.	of your Social	XXX - XX	XXX - XX- <u>8470</u>
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

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De	ebtor 1 Shavunyae First Name		arter ast Name	Case number (if kno	own)	
		About Debtor 1:		About Debto	r 2 (Spouse Only	in a Joint Case):
4.	Any business names and Employer	I have not used any business na	mes or EINs.	✓ I have not	used any business n	ames or EINs.
	Identification Numbers (EIN) you have used in the last	Business name		Business nan	ne	
	8 years	Business name		Business nan	ne	
	Include trade names and doing business as names	EIN		EIN		
		EIN		EIN		
5.	Where you live			If Debtor 2 liv	es at a different add	dress:
		7552 S. Carpenter, Apt 2 Number Street		7552 S. Carpen Number	ter, Apt 2 Street	
		Chicago Illinois City State	60620 Zip Code	Chicago City	Illinois State	60620 Zip Code
		Cook County		Cook County		
		If your mailing address is differe above, fill it in here. Note that the notices to you at this mailing address	court will send any	If Debtor 2's r	Note that the court v	different from yours, vill send any notices to
		Number Street		Number	Street	
		City State	Zip Code	City	State	Zip Code
6.	Why you are choosing this district	Check one:		Check one:		
	to file for bankruptcy	Over the last 180 days before fili lived in this district longer than ir	ng this petition, I have any other district.	Over the la	ast 180 days before fi s district longer than	ling this petition, I have in any other district.
		I have another reason. Explain. (	See 28 U.S.C. §§ 1408.)	I have and	ther reason. Explain.	(See 28 U.S.C. §§ 1408.)
		-				

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De	ebtor 1 Shavunyae		Carter		Case number (if kno	own)	
	First Name	Middle Nam	e Last Name				
Pa	rt 2: Tell the Court Abo	ut Your Bankrup	tcy Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		brief description of each, see B2010)). Also, go to the top o				ndividuals Filing for
8.	How you will pay the fee	more details a cashier's chec may pay with  I need to pay Individuals to  I request that judge may, but the official poyou choose the	entire fee when I file my pabout how you may pay. Ty ck, or money order If your a credit card or check with the fee in installments. If a Pay Your Filing Fee in Installment to my fee be waived (You must is not required to, waive yoverty line that applies to your soption, you must fill out and file it with your petition.	pically, if your attorney is a pre-printer you choose tallments (Onay request your fee, an our family sit the Application attorney is a pour family sit the Application at the Appl	ou are paying the submitting you ed address. This option, sign official Form 103 this option only d may do so only ze and you are u	e fee yourself, r payment on y and attach to A).  If you are filingly if your incorunable to pay to	you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a ne is less than 150% of the fee in installments). If
9.	Have you filed for bankruptcy within the last 8 years?	No.  Yes. District  District  District	Northern District of Illinois  Northern District of Illinois  Northern District of Illinois	When When When	MM / DD / YYYY 6/18/2015 MM / DD / YYYY 2/23/2016 MM / DD / YYYY	Case number _ Case number _ Case number _	13-05199 15-21137 16-05961
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No.  Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	f known
11.	Do you rent your residence?	✓ No.	e 12. I landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.				

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Carter Debtor 1 Shavunyae \_\_ Case number (if known) Middle Name Last Name First Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Shavunyae
 Carter
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit ✓ I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Shavunyae Carter Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X /s/ Shavunyae Carter /s/ Victor Carter Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 1/23/2017 1/23/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Shavunyae		Carter	Case number (if k	rnown)
First Name	Middle Name	Last Name	<u> </u>	
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the i	nformation in the schedu	ules filed with the petition is incorrect.
attorney, you do not	•	' '		'
need to file this page.	/s/ Amy Gerstein		Date	1/23/2017
	Signature of Attorney f	or Debtor	MI	M / DD / YYYY
	eig.iaiaie e. / iiieiiie) i	0. 200.0.		
	Amy Gerstein			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3128374023	Email address	agerstein@semradlaw.com
			Illinois	
	Bar number		State	

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Debtor 1 Shavunyae		Carter		Case number (if kn	own)		
First Name	Middle Name	Last Name			'		
Additional Page							
<ol> <li>Have you filed for bankruptcy within the</li> </ol>	☐ No.						
last 8 years?	Yes. District	Northern District of Illinois	When	2/12/2013	Case number	13-05199	
				MM / DD / YYYY	-		_
	District	Northern District of Illinois	When	6/18/2015	Case number	15-21137	
	_			MM / DD / YYYY	_		
	District	Northern District of Illinois	When	2/23/2016	Case number	16-05961	
	_		<u> </u>	MM / DD / YYYY	_		

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Shavunyae		Carter
	First Name	Middle Name	Last Name
Debtor 2	Victor	М	Carter
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois
			(State)
Case number (If known)			

Check	if t	his	is	an
amend	ed	filir	ng	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	***
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$15,802.50
1c. Copy line 63, Total of all property on Schedule A/B	\$15,802.50
Part 2: Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule	D \$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$71,508.36
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$71,508.36 \$1.811.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$71,508.36 \$1.811.00

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Deb	tor 1	Shavunyae		Carter	Case number (if known)	
		First Name	Middle Name	Last Name		
Part	4:	Answer These Question	ns for Administrativ	ve and Statistical Recor	rds	
6. <b>A</b>	re yo	ou filing for bankruptcy und	er Chapters 7, 11, or	13?		
г	¬ N	lo. You have nothing to repor	t on this part of the for	m. Check this box and subm	it this form to the court with your other sch	redules.
		es.				
Ŀ	✓ Y	<del>cs.</del>				
7. <b>W</b>	/hat	kind of debt do you have?				
Ī,					by an individual primarily for a personal,	
	fa	amily, or household purpose.	11 U.S.C. § 101(8). Fil	Il out lines 8-10 for statistical	purposes. 28 U.S.C. § 159.	
		our debts are not primarily nis form to the court with you		ı have nothing to report on th	nis part of the form. Check this box and su	bmit
		the Statement of Your Cur 122A-1 Line 11; OR, Form 1			nthly income from Official	\$1,112.50 ————————————————————————————————————
9.	Сор	by the following special cate	egories of claims fron	n Part 4, line 6 of Schedule	E/F:	
	Fro	m Part 4 on Schedule E/F, o	copy the following:		Total claim	
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
	9a.	Domestic support obligations	(Copy line 6a.)		\$0.00	
	۵h	Taxes and certain other debts	you owe the governm	uent (Convilina 6h.)	\$0.00	
	30.	Taxes and certain other debts	s you owe the governm	ient. (Oopy line ob.)	\$0.00	
	9c.	Claims for death or personal i	njury while you were in	toxicated. (Copy line 6c.)	<del>40.00</del>	
	9d.	Student loans. (Copy line 6f.)			\$24,360.00	
	9e.	Obligations arising out of a se	eparation agreement or	divorce that you did not repo	ort as \$0.00	
	prio	rity claims. (Copy line 6g.)	•			
	9f. [	Debts to pension or profit-sha	aring plans, and other s	imilar debts. (Copy line 6h.)	\$0.00	
	٥ د		5 5.00.00, 00.00 00.00 0	200.0. (00p)0 011.)		

\$24,360.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your ca	ise:				
Debtor 1	Shavunyae		Carter			
20010	First Name	Middle Na		ne		
Debtor 2	Victor	М	Carter			
(Spouse, if fi	illing) First Name	Middle Na	me Last Nam	ie		
United Sta	ates Bankruptcy Court for the:	Northern	District of Illino			
Case num	nber		(Stat	te)		
(If known)				_		
Officia	al Form 106A/B					Check if this is an amended filing
Sche	dule A/B: Prope	rtv				12/
category v responsibl write your Part 1:	ategory, separately list and de where you think it fits best. B le for supplying correct inforn r name and case number (if kn Describe Each Residence	e as complete an nation. If more sp nown). Answer ev e, Building, Lan	d accurate as possible. ace is needed, attach a ery question. d, or Other Real Esta	If two married people a separate sheet to this ate You Own or Have	are filing together, both a form. On the top of any e an Interest In	are equally
	u <b>own or have any legal or eq</b> o No. Go to Part 2	uitable interest ir	any residence, buildin	g, land, or similar prop	erty?	
Ц	Yes. Where is the property?			0		
1.1			What is the property?	Check all that apply.		claims or exemptions. Put ured claims on Schedule D:
	Street address, if available, or o	ther description	Duplex or multi-unit	huilding	Creditors Who Have Cla	aims Secured by Property.
			Condominium or co	_	Current value of the	Current value of the
		_	Manufactured or mo	•	entire property?	portion you own?
			Land			
	Number Street		Investment property		Describe the nature of	
			Timeshare		interest (such as fee s the entireties, or a lif	
	City State	Zip Code	Other		<del></del>	
			Who has an interest in one.	the property? Check	Check if this is co (see instructions)	ommunity property
			Debtor 1 only			
			Debtor 2 only			
			Debtor 1 and Debtor	2 only		
			At least one of the de	ebtors and another		
			Other information you		item, such as local	
If you	own or have more than one, lis	t here	property identification	number <u>.</u>		
you	own or have more than one, no	. 11010.	What is the property?	Check all that apply.	Do not deduct secured	claims or exemptions. Put
1.2	-		Single-family home		the amount of any secu	ured claims on <i>Schedule D:</i>
	Street address, if available, or o	ther description	Duplex or multi-unit	building	Creditors vvno Have Cia	aims Secured by Property.
			Condominium or co	operative	Current value of the entire property?	Current value of the
			Manufactured or mo	bile home	entire property:	portion you own?
			Land			
	Number Street		Investment property		Describe the nature of interest (such as fee	
	O'the Ottob	7:- 0-1-	Timeshare		the entireties, or a lif	
	City State	Zip Code	Other		-	
			Who has an interest in	the property? Check	Check if this is co (see instructions)	ommunity property
			one.	proporty. Oneon		
			Debtor 1 only			

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Debtor 2 only

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Debtor 1	Shavunyae First Name	Middle Name	Carter Last Name	Case numbe	(if known)	
1.3	et address, if available, or oth	v	What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	t apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
Nur City	nber Street State	Zip Code	Land Investment property Timeshare Other		Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
		] ] ] ]	Who has an interest in the propert  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and ar  Other information you wish to add property identification number:	nother	(see instructions)	
	the dollar value of the por ve attached for Part 1. Wr	ite that number he	<b>.</b>	uding any entrie	s for pages	
	Describe Your Vehicle		in any vohicles, whether they are	registered or no	#2 Include any vehicles	
you own t	hat someone else drives. If y uns, trucks, tractors, sport uti	ou lease a vehicle, a	in any vehicles, whether they are also report it on Schedule G: Executo cycles	-	-	
3.1	Make Model: Year:	Chevrolet Malibu 2015	Who has an interest in the proone.  Debtor 1 only	pperty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	20000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community		Current value of the entire property? \$15400.00	Current value of the portion you own? \$15400.00
3.2	Make Model: Year:		who has an interest in the proone.  Debtor 1 only	pperty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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JiOI I	Shavunyae First Name	Middle Name	Carter  Last Name	Case numbe	el (ITKNOWN)	
3.3	Make Model: Year:		Who has an interest in the pone.  Debtor 1 only	property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
	Approximate mileage:  Other information:		Debtor 2 only  Debtor 1 and Debtor 2 on	lv	Current value of the entire property?	Current value of the portion you own?
	Other information.		At least one of the debtors	•		
			Check if this is commun instructions)	iity property (see		
3.4	Make		Who has an interest in the p	property? Check	Do not deduct secured	
	Model:		one.		the amount of any secu Creditors Who Have Cla	
	Year: Approximate mileage:		Debtor 1 only		Oreanois vino riave ora	ums decured by Froper
			Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 only	•	entire property:	portion you own:
			At least one of the debtors	s and another		
			Check if this is commun	nity property (see		
Exar	ercraft, aircraft, motor ho nples: Boats, trailers, motors No Yes	•	t, fishing vessels, snowmobiles, r	•		
Exar	nples: Boats, trailers, motors No	•		motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, r Who has an interest in the p	motorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	t, fishing vessels, snowmobiles, r  Who has an interest in the p one.	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propertion Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, r  Who has an interest in the p one.  Debtor 1 only	notorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone.  Debtor 1 only Debtor 2 only	notorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propertion Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	property? Check  Ily s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Proper Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone.	property? Check  ly s and another  http://www.see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	red claims on Schedule ims Secured by Proper.  Current value of the portion you own?  claims or exemptions.
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	•	who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)  Who has an interest in the pone.	property? Check  ly s and another  http://www.see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedulins Secured by Proper  Current value of the portion you own?  claims or exemptions. I ded claims on Scheduling on Schedul
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)  Who has an interest in the pone. Debtor 1 only	property? Check  ly s and another  http://www.see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedulins Secured by Proper  Current value of the portion you own?  claims or exemptions.  Irred claims on Schedulins Secured by Proper
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)  Who has an interest in the pone. Debtor 1 only Debtor 2 only	property? Check  Ily s and another  Iity property (see  property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Scheduk ims Secured by Proper Current value of the portion you own?  claims or exemptions. I ired claims on Scheduk ims Secured by Proper Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)  Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check  ly s and another  hity property (see  property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Scheduk ims Secured by Propen Current value of the portion you own?  claims or exemptions. I ired claims on Scheduk ims Secured by Propen
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)  Who has an interest in the pone. Debtor 1 only Debtor 2 only	property? Check  ly s and another  hity property (see  property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Scheduk ims Secured by Proper Current value of the portion you own?  claims or exemptions. I ired claims on Scheduk ims Secured by Proper Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)  Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check  Ily s and another  Iity property (see  property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Scheduk ims Secured by Proper Current value of the portion you own?  claims or exemptions. I ired claims on Scheduk ims Secured by Proper Current value of the

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Debtor 1 Shavunyae Carter Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$700.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc Costume Jewelry \$75.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1475.00 for Part 3. Write that number here .....

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Carter Debtor 1 Shavunyae Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes ..... \$50.00 Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Fifth Third Bank \$500.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: GO Bank <u>\$</u>15.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb <sup>-</sup>	tor 1 Shavunyae First Name	Middle Name	Carter Last Name	Case number (if known)	
20.	Government and corpo Negotiable instruments i	Middle Name  orate bonds and other negotial nclude personal checks, cashiers ents are those you cannot transfe	ole and non-negotiab	otes, and money orders.	
	✓ No  Yes. Give specific information about them	Issuer name:	To someone by signif	g or delivering them.	
21.	Retirement or pension Examples: Interests in IF		), thrift savings accoun	ts, or other pension or profit-sharing plans	
	✓ No  Yes. List each account	Type of account:	Institution name:		
	separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:		_	
		Keogh:		_	
		Additional account:  Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:		_	
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	_	r a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No  Yes	Issuer name and description:			

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Debt	or 1 Shavunyae First Name	Carter  Middle Name Last Name	Case number (if known)	
24.		IRA, in an account in a qualified ABLE program, or un	der a qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1), 52		ao. a quamoa otato tanton programi	
	<b>√</b> No			
	Yes	ame and description. Separately file the records of any inter	ests.11 U.S.C. § 521(c):	
25.	· •	e interests in property (other than anything listed in lin	ne 1), and rights or powers	
	exercisable for your bene	nt		
	No Deparibe			
	Yes. Describe			
26.		emarks, trade secrets, and other intellectual property names, websites, proceeds from royalties and licensing ag		
	No No			
	Yes. Describe			
27.	Licenses franchises and	other general intangibles		
	-	, exclusive licenses, cooperative association holdings, liquo	or licenses, professional licenses	
	<b>✓</b> No			
	Yes. Describe			
Mor	ney or property owed to	vou?		Current value of the
Mor	ney or property owed to	you?		Current value of the portion you own?
Mor	ney or property owed to	you?		portion you own? Do not deduct secured
	ney or property owed to  Tax refunds owed to you	you?		portion you own?
		you?		portion you own? Do not deduct secured
	Tax refunds owed to you  No Yes. Give specific inform	nation	Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you  ✓ No	nation ding whether	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you  No Yes. Give specific inform about them, include	nation ding whether ne returns	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific inform about them, including you already filed the and the tax years	nation ding whether ne returns		portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific inform about them, includy you already filed the and the tax years  Family support	nation ding whether ne returns	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific inform about them, includy you already filed the and the tax years  Family support	nation ding whether ne returns	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific inform about them, includy you already filed the and the tax years  Family support  Examples: Past due or lump	nation ding whether ne returns	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific inform about them, including you already filed the and the tax years  Family support Examples: Past due or lump No	nation ding whether ne returns	State: Local: e, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific inform about them, including you already filed the and the tax years  Family support Examples: Past due or lump No	nation ding whether ne returns	State: Local: e, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds owed to you  No Yes. Give specific inform about them, including you already filed the and the tax years  Family support Examples: Past due or lump No	nation ding whether ne returns	State: Local:  Local:  Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00
28.	Tax refunds owed to you  No Yes. Give specific inform about them, including you already filed the and the tax years  Family support Examples: Past due or lump No	nation ding whether ne returns	State: Local:  Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  No Yes. Give specific inform about them, include you already filed the and the tax years  Family support  Examples: Past due or lump  No Yes. Give specific inform	nation ding whether he returnssum alimony, spousal support, child support, maintenance mation	State: Local:  Local:  Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00
29.	Tax refunds owed to you  No Yes. Give specific inform about them, include you already filed the and the tax years  Family support  Examples: Past due or lump  No Yes. Give specific inform  Other amounts someone of Examples: Unpaid wages, did	nation ling whether le returns	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  No Yes. Give specific inform about them, include you already filed the and the tax years  Family support  Examples: Past due or lump  No Yes. Give specific inform  Other amounts someone of Examples: Unpaid wages, did	nation ding whether he returns	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific inform about them, include you already filed the and the tax years  Family support  Examples: Past due or lump  ✓ No  Yes. Give specific inform  Other amounts someone of Examples: Unpaid wages, dispocial Security be	nation ling whether le returns	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  No Yes. Give specific inform about them, include you already filed the and the tax years  Family support  Examples: Past due or lump  No Yes. Give specific inform  Other amounts someone of Examples: Unpaid wages, disposal Security be	nation ling whether le returns	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor	1 Shavunyae		Carter	Case number (if known)	
		First Name	Middle Name	Last Name		
21	l sa i					
31.		terests in insurance		- III		
	Eλ	<i>(ampies:</i> Health, disat	ollity, or life insurance; nea	aith savings account (HSA); credit, i	nomeowner's, or renter's insurance	
		. No				
	⊻	No		Company name:	Beneficiary:	Surrender or refund value:
		Yes. Name the insu	rance company	Company name.	Derrendary.	odiferider of ferdita value.
		of each policy and				
		or each policy and	iist its value			
32	Δr	ny interest in nrone:	rty that is due you from	someone who has died		
OL.					cy, or are currently entitled to receive	
		operty because some		proceeds from a me madrance point	by, or are currently critica to receive	
	pi	operty because some	one nas died.			
		No				
	$ ule{}$					
		Yes. Describe				
	-	_				
33.				you have filed a lawsuit or made	a demand for payment	
	Eχ	<i>camples:</i> Accidents, e	mployment disputes, insu	urance claims, or rights to sue		
		<b>-</b>				
	- •	No				
	F	Yes. Describe				
	_	1 00. 2000				
34.	Ot	ther contingent and	l unliquidated claims of	every nature, including counter	claims of the debtor and rights	
	to	set off claims	•		-	
	J	No				
	Ě	⊒ T Voc. Docoribo				
		Yes. Describe				
35.	Ar	ny financial assets y	ou did not already list			
		,				
		No				
	¥	⊒ T Vaa Daaariba				
		Yes. Describe				
36	Αc	dd the dollar value o	of all of your entries from	m Part 4, including any entries fo	or pages you have attached	
00.			•			\$565.00
	10	rait 4. Wille tilat	ilulliber liere			
		_				
Part	5:	Describe Any B	usiness-Related Pro	perty You Own or Have an I	nterest In. List any real estate in Par	t 1.
37.	Do	o you own or have a	ny legal or equitable in	terest in any business-related pi	operty?	
		No. On to Dod 2				Current value of the
	-   ✓	No. Go to Part 6.				portion you own?
	F	Yes. Go to line 38.				Do not deduct secured claims
		]				or exemptions
						or exemptions
38.	Ac	ccounts receivable	or commissions you alre	eady earned		
		7 N.				
	- •	No				
		Yes. Describe				
	_	1 00. 2000				
39.	01	ffice equipment, fur	nishings, and supplies			
				e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elec	tronic devices
				, , , ,	,,	<del></del>
	V	No				
	¥	₫				
	L	Yes. Describe				

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Debt	tor 1 Shavunyae	Carter	Case number (if known)	
	First Name Middle Na	me Last Name		_
40.	Machinery, fixtures, equipment, supplies y	ou use in business, and tools of you	ur trade	
	✓ No			
	<u> </u>			
	Yes. Describe			
41.	Inventory			
	No No			
	Yes. Describe			
40	Interests in nextnerships or is int ventures			
42.	Interests in partnerships or joint ventures			
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them			
				<u>_</u>
43. (	Customer lists, mailing lists, or other comp	ilations		
	<b>✓</b> No			
	Yes. Do your lists include personally iden	tifiable information (so defined in 11 L	S.C. & 101/41A\\\2	
	Tes. Do your lists include personally iden	unable information (as defined in 11 o	.3.0. § 101(41A))!	
	☐ No			
	브			
	Yes. Describe			
11	Any husiness related property you did not	alraedy liet		
44.	Any business-related property you did not	aiready list		
	<b>✓</b> No			
	Yes. Give specific			<del></del>
	information			<u> </u>
		-		
	dd the dollar value of all of your entries fro			
for Pa	art 5. Write that number here			
		raiol Fishing Palated Property	Very Oran en Herre en Interest In	
Part	Describe Any Form and Commo		Tou Own or have an interest in.	
	6: Describe Any Farm- and Comme			
	6: Describe Any Farm- and Comme If you own or have an interest in farmland, lis			
46.	If you own or have an interest in farmland, lis	t it in Part 1.	al fishing-related property?	
46.	If you own or have an interest in farmland, lis  Do you own or have any legal or equitable	t it in Part 1.	al fishing-related property?	Current value of the
46.	If you own or have an interest in farmland, lis  Do you own or have any legal or equitable  No. Go to Part 7.	t it in Part 1.	al fishing-related property?	portion you own?
46.	If you own or have an interest in farmland, lis  Do you own or have any legal or equitable	t it in Part 1.	al fishing-related property?	portion you own? Do not deduct secured claims
	If you own or have an interest in farmland, lis  Do you own or have any legal or equitable  No. Go to Part 7.  Yes. Go to line 47.	t it in Part 1.	al fishing-related property?	portion you own?
	If you own or have an interest in farmland, lis  Do you own or have any legal or equitable  No. Go to Part 7.  Yes. Go to line 47.  Farm animals	t it in Part 1.	al fishing-related property?	portion you own? Do not deduct secured claims
	If you own or have an interest in farmland, lis  Do you own or have any legal or equitable  No. Go to Part 7.  Yes. Go to line 47.	t it in Part 1.	al fishing-related property?	portion you own? Do not deduct secured claims
	If you own or have an interest in farmland, lis  Do you own or have any legal or equitable  No. Go to Part 7.  Yes. Go to line 47.  Farm animals  Examples: Livestock, poultry, farm-raised fish	t it in Part 1.	al fishing-related property?	portion you own? Do not deduct secured claims
	If you own or have an interest in farmland, lis  Do you own or have any legal or equitable  No. Go to Part 7.  Yes. Go to line 47.  Farm animals  Examples: Livestock, poultry, farm-raised fish  No	t it in Part 1.	al fishing-related property?	portion you own? Do not deduct secured claims
	If you own or have an interest in farmland, lis  Do you own or have any legal or equitable  No. Go to Part 7.  Yes. Go to line 47.  Farm animals  Examples: Livestock, poultry, farm-raised fish	t it in Part 1.	al fishing-related property?	portion you own? Do not deduct secured claims

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Debt	tor 1 Shavunyae	Middle Name	Carter Last Name	Case number (if known)	
48.	Crops-either growing of				
	No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixtur	es, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you did	not already list		
	✓ No  Yes. Describe				
	Tes. Describe				
				Γ	
		l of your entries from Part 6, includir here		you have attached	
<b>&gt;</b>					
Part 1	7: Describe All Pro	perty You Own or Have an Inter	est in That You Did No	ot List Above	
53.	Do you have other prop	perty of any kind you did not already			
		s, country club membership			
	✓ No  Yes. Give specific				
	information				
<b>54</b> A	dd 4b a dallau waloo af al	l of commontation from Dont 7. White th			
54. A	ad the dollar value of al	I of your entries from Part 7. Write th	iat number nere		
Part 8	8: List the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2		······	
56 r	part 2 total vehicles, line	e 5			
-		d household items, line 15	\$15400.00		
	art 4: Total financial as		\$1475.00		
	Part 5: Total business-re	•	\$565.00		
		ishing-related property, line 52			
	Part 7: Total other prope				
		Add lines 56 through 61			
υ <u>ς</u> . Ι	. otai poi sonai property.	7.aa iiiloo oo allougii o 1	\$17440.00	Copy personal property total	+ \$17440.00
					\$17440.00
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			<u> </u>

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Fill in this infor	Fill in this information to identify your case:						
Debtor 1	Shavunyae		Carter				
	First Name	Middle Name	Last Name				
Debtor 2	Victor	M	Carter				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(Otato)				

### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Part 1: Identify the Property You Claim as Exempt						
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.				
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)				
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)				
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Checking account, Fifth Third Bank Line from Schedule A/B: 17	\$0.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
	Brief description:  Used Clothing  Line from Schedule A/B:  11	\$0.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)			
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?				

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Debtor 1 Shavunyae Carter Case number (if known) \_\_\_\_\_\_\_

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief	\$0.00	_	735 ILCS 5/12-1001(b)
description: Used Furniture	\$0.00	<b>₹</b>	
Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	_
Brief			735 ILCS 5/12-1001(b)
description:	\$37.50	\$37.50	
Misc Costume Jewelry Line from		100% of fair market value, up to any	_
Schedule A/B: 12		applicable statutory limit	
Brief			735 ILCS 5/12-1001(b)
description:	\$15.00	\$15.00	
Other financial account, GO Bank		100% of fair market value, up to any	_
Line from Schedule A/B: 17		applicable statutory limit	
Brief			735 ILCS 5/12-1001(b)
description:	\$300.00	\$300.00	
Misc. Electronics		100% of fair market value, up to any	_
Line from Schedule A/B: 07		applicable statutory limit	
Brief			735 ILCS 5/12-1001(b)
description:	\$50.00	\$50.00	
Cash on Hand		100% of fair market value, up to any	<del>_</del>
Line from Schedule A/B: 16		applicable statutory limit	
Brief			735 ILCS 5/12-1001(c); 735 ILCS
description:	\$15,400.00	\$4,800.00; \$7,597.50	5/12-1001(b)
Chevrolet Malibu, 2015		100% of fair market value, up to any	<del>_</del>
Line from Schedule A/B: 03		applicable statutory limit	

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Be as complete	e and accurate as possil	ole. If two married peopl	e are filing together, both	are equally responsible	for supplying correct info
Schedu	ile D: Credit	ors Who Ha	ve Claims Se	cured by Pr	operty
Official	Form 106D				
Case number (If known)					_
	Bankruptcy Court for the:	Northern	District of Illinois (State)		
(Spouse, if filing)	First Name	Middle Name	Last Name		
Debtor 2	Victor	M	Carter		
	First Name	Middle Name	Last Name		
Debtor 1	Shavunyae		Carter		

Check if this is an amended filing

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

<ol> <li>Do any creditors have claims secured by your prope</li> </ol>
--

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below.

#### Part 1: List All Secured Claims

2. **List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A

Amount of claim

Do not deduct the value of collateral.

Column B
Value of
collateral
that supports
this claim

Column C
Unsecured
portion
If any

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Fill in this information to identify your case:						
Debtor 1	Shavunyae		Carter			
	First Name	Middle Name	Last Name	<u> </u>		
Debtor 2	Victor	M	Carter			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)	_		(,			

Official Form 106E/F

Check	if	this	is	an	amended	filina

claim

amount

amount

### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Dart 1:	I ist All of	F Vour P	RIORITY I	Jnsecured	Claims

Do any creditors have priority unsecured claims against you?

	✓ No. Go to Part 2.  ✓ Yes.			
2.	List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor se listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two p Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	both priority	and nonprior	ity amounts.
		T	B 2 2 21	N1

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Debtor 1 Shavunyae Carter Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 check N. Go \$307.97 Last 4 digits of account number Nonpriority Creditor's Name 7755 Montgomery Road # Suite 400 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 45236 Cincinnati Ohio City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only  $\overline{\mathbf{A}}$ Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Payday Loan Is the claim subject to offset? Yes City of Chicago Department of Revenue \$15,000.00 Last 4 digits of account number Nonpriority Creditor's Name 121 North LaSalle Street When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60602 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Parking Tickets & Red Light Other. Specify Is the claim subject to offset? **✓** No Yes CREDIT ACCEPTANCE 4.3 \$4,848.00 Last 4 digits of account number Nonpriority Creditor's Name 11/1/2015 When was the debt incurred? PO BOX 513 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 48037 Southfield Michigan City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Repossessed 2004 Chrysler Town Other. Specify and Country Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Debtor 1 Shavunyae Carter Case number (if known)
First Name Middle Name Last Name

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page						
	After listing any entries on this page, number them beginning with	th 4.5, followed by 4.6, and so forth.	Total claim				
4.4	Evergreen Park Nonpriority Creditor's Name 9418 S. Kedzie Ave Number Street	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated	\$120.00				
	Evergreen Park Illinois 60805  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Yes	Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Parking Tickets & Red Light Other. Specify  Violations					
4.5	Hoods Chicago Nonpriority Creditor's Name 4444 W. Belmont Ave Number Street  Chicago Illinois 60647 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  Yes	When was the debt incurred?	\$1.00				
4.6	ILL STDNT AS  Nonpriority Creditor's Name  1755 LAKE COOK RD  Number Street  DEERFIELD Illinois 60015  City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	When was the debt incurred? 5/1/2013  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$7,994.00				

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Debtor 1 Shavunyae Carter Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	th 4.5, followed by 4.6, and so forth.	Total claim
4.7	ILL STDNT AS Nonpriority Creditor's Name 1755 LAKE COOK RD Number Street	Last 4 digits of account number 2951 When was the debt incurred? 5/1/2013  As of the date you file, the claim is: Check all that apply.	\$4,970.00
	DEERFIELD Illinois 60015 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No	Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  ✓ Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	
	Yes		
4.8	Internal Revenue Service Nonpriority Creditor's Name P.O. Box 7346 Number Street	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent	\$2,542.74
	Philadelphia Pennsylvania 19101 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only	Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only	Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?	<ul> <li>Debts to pension or profit-sharing plans, and other similar debts</li> <li>✓ Other. Specify Non-priority Taxes</li> </ul>	
	✓ No  Yes		
4.9	Jackson, Hattie Nonpriority Creditor's Name	Last 4 digits of account number	\$2,310.00
	8535 S. Green Number Street	When was the debt incurred? n/a  As of the date you file, the claim is: Check all that apply.  Contingent	
	Chicago Illinois 60620 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only	Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another	<ul> <li>Student loans</li> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>Debts to pension or profit-sharing plans, and other similar debts</li> </ul>	
	☐ Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  ☐ Yes	Other. Specify Cook County Circuit Court - Case #2016-M1-715271	

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Debtor 1 Shavunyae Carter Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Jackson, Hattie \$1,220.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8535 S. Green Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60<u>620</u> Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Cook County Circuit Court - Case #2010-M1-710425 Is the claim subject to offset? **✓** No Yes L J ROSS ASSOCIATES IN 4.11 \$1,859.00 0051 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name When was the debt incurred? 12/1/2015 4 UNIVERSAL WAY Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated JACKSON Michigan 49202 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ ComEd Is the claim subject to offset? **✓** No Yes 4.12 Navient \$7,027.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/1/2006 1002 ARTHUR DR Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated LYNN HAVEN 32444 Florida City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Shavunyae Carter Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 \$4,369.00 Last 4 digits of account number Nonpriority Creditor's Name 1002 ARTHUR DR When was the debt incurred? 7/1/2006 Number As of the date you file, the claim is: Check all that apply. Contingent LYNN HAVEN Florida 32444 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.14 OVERLND BOND \$13,685.00 Last 4 digits of account number 8007 Nonpriority Creditor's Name 4701 W FULLERTON When was the debt incurred? 5/1/2012 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated CHICAGO 60639 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Repossessed 2007 Pontiac Grand Other. Specify Is the claim subject to offset? **✓** No Yes 4.15 Peoples Gas \$2,056.00 Last 4 digits of account number 7431 Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? 11/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Gas Bill Other. Specify \_\_\_\_ Is the claim subject to offset?

✓ No Yes

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Debtor 1 Shavunyae Carter Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Peoples Gas \$1,754.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10/1/2010 200 E. Randolph Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Peoples Gas Is the claim subject to offset? **✓** No Yes Titlemax 4.17 \$835.65 Last 4 digits of account number \_ Nonpriority Creditor's Name 12434 Western Avenue #1 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Blue Island Illinois 60406 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes **VERIZON WIRELESS** 4.18 \$609.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2/1/2015 PO BOX 4002 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30101 Acworth Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Cell Phone Bill

✓ No Yes

Is the claim subject to offset?

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Carter Debtor 1 Shavunyae Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Harris & Harris LTD On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 111 West Jackson Boulevard Suite 400 Line 4.15 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured 60604 Chicago Illinois Last 4 digits of account number 7431 City State Zip Code Commonwealth Edison On which entry in Part 1 or Part 2 did you list the original creditor? ATTN: Bankruptcy Department: 2100 Swift Drive Line 4.11 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Claims Oak Brook Illinois 60523 0051 Last 4 digits of account number City State Zip Code

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Debtor 1 Shavunyae Carter Case number (if known)

First Nar	me Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting pur	poses onl
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.		\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$24,360.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$47,148.36	
	6i. Total. Add lines 6f through 6i.	6i.	\$71,508.36	

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Fill in this information to identify your case:							
Debtor 1	Shavunyae	Carter					
	First Name	Middle Name	Last Name				
Debtor 2	Victor	M	Carter				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number			(2.5)				

### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or compa	any with whom you have	the contract or lease	State what the contract or lease is for
2.1	Exchange Leasing Name	g LLC		Auto Lease, Debtor is Lessee, 3 Year Lease
	Po Box 122954			
	Number	Street		
	Fort Worth	Texas	76121	
	City	State	Zip Code	

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Fill in this information to identify your case:						
Debtor 1	Shavunyae		Carter			
	First Name	Middle Name	Last Name	_		
Debtor 2	Victor	M	Carter			
(Spouse, if filing)	First Name	Middle Name	Last Name	_		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	_		
Case number (If known)			(State)	_		

Check if this is an amended filing

### Official Form 106H

#### **Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

		r every question.	tuon the Additional	r age to this page. Of	the top of any Ade	acional i agos, with	your name and case number (ii
1.	Do you l	nave any codebtors? (If	you are filing a joint	case, do not list either sp	ouse as a codebtor.	)	
	☐ No						
	<b>✓</b> Ye	S					
2.		he last 8 years, have yo a, Idaho, Louisiana, Neva			- '		nd territories include Arizona,
	<b>✓</b> No	. Go to line 3.					
	Ħ Ye	s. Did your spouse, forr	ner spouse, or lega	l equivalent live with yo	ou at the time?		
		No					
	Ħ	Yes. In which commu	nitv state or territory	did vou live?	Fill in t	he name and current	address of that person.
			,	,			and person.
		Name of your spouse, f	ormer spouse, or leg	al equivalent			
		Number Street					
		City	Sta	te	Zip Code		
3.	again as Schedul	s a codebtor only if that e E/F (Official Form 10	person is a guaran	tor or cosigner. Make	sure you have liste Use Schedule D, S	d the creditor on Schedule E/F, or Sch	u. List the person shown in line 2 chedule D (Official Form 106D), hedule G to fill out Column 2.
	Column	1: Your codebtor			Colu	umn 2: The creditor	to whom you owe the debt
					Che	ck all schedules that	apply:
3.1	Carter, S	havunyae				Calaadula D. lina	
	Name	<b>,</b>				Schedule D, line	<del></del>
		1337 W 80th St AP	Г 37-1		<b>✓</b>	Schedule E/F, line	
	Number	Street					4.12; 4.14;
	Chicago		Illinois	60620			4.14,
	City		State	Zip Code			4.16
						Schedule G, line	
3.2	Carter, V	ictor				Schedule D, line	
	Name					ochedule D, ili le	
	-	1337 W 80th st APT	37-1		<b>✓</b>	Schedule E/F, line	
	Number	Street			_		4.13; 4.14;
	Chicago		Illinois	60620			4.14,
	City		State	Zip Code		Cohodulo C lina	
						Schedule G, line	

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			Janione i e	.go oo o. 10		
Fill in this in	formation to identify	your case:				
Debtor 1	Shavunyae		Carter			
	First Name	Middle Name	Last Name		Check if this is:	
Debtor 2	Victor	M	Carter			
(Spouse, if filing	First Name	Middle Name	Last Name		An amended filing	
United States the:	Bankruptcy Court for	Northern	District of Illinois (State)		A supplement showing poexpenses as of the follow	
Case number			(3.33.3)			
(If known)					MM / DD / YYYY	
Official	Form 106I					
Schedu	le I: Your In	come				12/15
information a spouse. If mo number (if ki	about your spouse.	If you are separated and I, attach a separate she y question.	d your spouse is 1	not filing with yo	d your spouse is living with u, do not include informatio additional pages, write you	on about your
1. Fill in you informati	ır employment		Debtor 1		Debtor 2	
illorillati	on.	Employment status	✓ Employed		<b>✓</b> Employed	
attach a se	e more than one job, eparate page with n about additional		Not Employed	ed	✓ Employed  Not Employed	
employers		Occupation	Self-employmen	t	Self-employment	
	art time, seasonal, or eyed work.	Employer's name				
Occupatio	n may include student	Employer's address	Number Street		Number Street	
or homem	aker, if it applies.		Number Street		Number Street	
			City	State Zip C	Code City S	State Zip Code
			o.c.,	2.50	on,	Lip ocus
		How long employed there?				
Part 2: Giv	ve Details About N	Monthly Income				
Estimate m			<b>1.</b> If you have nothin	ng to report for any	/ line, write \$0 in the space. Incl	ude your non-filing
			combine the inform	nation for all employ	yers for that person on the lines	below. If you need
more space	attach a separate she	et to this form.		For Debtor 1	For Debtor 2 or	
2 list ma	nthly gross wages sale	ary and commissions (hofo	re all payroll 2.	*	non-filing spouse	
		ary, and commissions (before , calculate what the monthly w	' '	\$1	0.00 \$0.00	-
3. Estimat	e and list monthly ove	rtime pay.	3.	+ \$(	0.00 + \$0.00	J

\$0.00

\$0.00

4. Calculate gross income. Add line 2 + line 3.

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Debto	or 1Shavunyae First Name	Carter Middle Name Last N		Case number known)		
	. not really			For Debtor 1	For Debtor 2 or non-filing spouse	
Cop	by line 4 here		<b>→</b> 4.	\$0.00	\$0.00	
5. <b>Lis</b> t	t all payroll deductions:					
5a.	. Tax, Medicare, and Social Securit	y deductions	5a.	\$0.00	\$0.00	
5b.	. Mandatory contributions for retire	ement plans	5b.	\$0.00	\$0.00	
5c.	. Voluntary contributions for retire	nent plans	5c.	\$0.00	\$0.00	
5d.	. Required repayments of retireme	nt fund loans	5d.	\$0.00	\$0.00	
5e.	. Insurance		5e.	\$0.00	\$0.00	
5f.	Domestic support obligations		5f.	\$0.00	\$0.00	
5g.	. Union dues		5g.	\$0.00	\$0.00	
5h.	. Other deductions. Specify:		5h. +	\$0.00 +	\$0.00	
6. <b>Add</b> +5h.	d the payroll deductions. Add lines	5a + 5b + 5c + 5d + 5e +5f + 5g	<b>9</b> 6.	\$0.00	\$0.00	
7. <b>Cal</b>	culate total monthly take-home pa	ay. Subtract line 6 from line 4.	7.	\$0.00	\$0.00	
8. List	t all other income regularly receive	ed:				
8a.	. Net income from rental property a business, profession, or farm					
	Attach a statement for each property gross receipts, ordinary and necessary					
	the total monthly net income.		8a.	\$725.00	\$386.00	
8b.	. Interest and dividends		8b.	\$0.00	\$0.00	
8c.	. Family support payments that you dependent regularly receive					
	Include alimony, spousal support, cl divorce settlement, and property sett		8c.	\$0.00	\$0.00	
8d	. Unemployment compensation		8d.	\$0.00	\$0.00	
8e.	. Social Security		8e.	\$0.00	\$0.00	
	Other government assistance that Include cash assistance and the valu cash assistance that you receive, suc under the Supplemental Nutrition Assi housing subsidies Specify: Food Assistance Programs Income	e (if known) of any non- h as food stamps (benefits	8f.	\$700.00	\$0.00	
8a	. Pension or retirement income		8g.	\$0.00	\$0.00	
_	. Other monthly income. Specify:		_ 8h. +	\$0.00 +	\$0.00	
	d all other income Add lines 8a + 8b	+ 8c + 8d + 8e + 8f +8g + 8h.	9.	\$1,425.00	\$386.00	
	Ilculate monthly income. Add line 7 d the entries in line 10 for Debtor 1 ar		10.	\$1,425.00 +	\$386.00	= \$1,811.00
Inc frie	tate all other regular contributions clude contributions from an unmarried ands or relatives.	partner, members of your hous	ehold, your o	dependents, your roomm	,	
Sp	ecify:					11. + \$0.00
	dd the amount in the last column of ite that amount on the <i>Summary of S</i>					12. \$1,811.00
				_		Combined monthly income
13. <b>D</b> c	o you expect an increase or decrea  No.	ise within the year after you fi	ile this form	?		
	Yes. Explain:					
L	<b>_</b>					

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		Docu	ment Page 37 of 70	)	
Fill in this infor	mation to identify	y your case:			
Debtor 1	Shavunyae		Carter		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2	Victor	M	Carter		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
United States E	Bankruptcy Court	for the: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	<del></del>
	Form 10 e <b>J: Your</b>	6J Expenses			12/15
information. If		as possible. If two married people a eeded, attach another sheet to this ion.			
Part 1: Des	cribe Your Ho	usehold			
1. Is this a joi	nt case?				
No. Go	to line 2				
Yes. D	oes Debtor 2 live	e in a separate household?			
E .	<b>✓</b> No				
	Yes. Debtor 2	must file Official Forms 106J-2, Experi	ses for Separate Household of Debi	or 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	7 years	No.
			Child	0.110000	Yes.
			Child	9 years	✓ Yes.
expenses o	penses include f people other	✓ No			
than yourself and dependents	-	Yes			
Part 2: Estin	mate Your On	going Monthly Expenses			
-	of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup			
-	-	h non-cash government assistance i luded it on Sc <i>hedule I: Your Incom</i> e	= -		Your expenses
	or home owner or the ground or lo	ship expenses for your residence. In ot. 4.	clude first mortgage payments and		<b>\$650.00</b>
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Shavunyae Carter Case number (if known)
First Name Middle Name Last Name

First Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$50.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$99.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$700.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$25.00
10. Personal care products and services	10.	\$25.00
11. Medical and dental expenses	11.	\$0.00
<ol> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments</li> </ol>	12.	\$0.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
<ul><li>15. Insurance.</li><li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li></ul>		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$27.00
15d. Other insurance. Specify:	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	.0	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducte	d from	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.	40	
Specify:  20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Yo	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
	200	

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Debtor 1	Shavuny	ae		Carter	Case number (if known)		
	First Nam	ne	Middle Name	Last Name			
21. <b>Othe</b>	r. Specify	y:				21	\$0.00
00 Colo		our monthly expense					
	•	• •	<b>:</b> S.				\$1,576.00
		4 through 21.	( B.I. 0) "				\$0.00
		` .	**	from Official Form 106J-2			\$1,576.00
			sult is your monthly exp	enses.		22.	
23.Calcu	ılate yo	ur monthly net inco	me.				
23a. (	Copy line	e 12 (your combined	monthly income) from S	Schedule I.		23a	\$1,811.00
23b.	Сору уо	ur monthly expenses	from line 22 above.			23b	\$1,576.00
			ses from your monthly in	ncome.			\$235.00
	The resu	It is your monthly ne	t income.			23c	
mort				oan within the year or do yo nodification to the terms of y			

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Shavunyae		Carter	
	First Name	Middle Name	Last Name	
Debtor 2	Victor	M	Carter	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(Glate)	

### Official Form 106Dec

### Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below			
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill	I out bankruptcy forms?	
	✓ No			
	Yes. Name of person		nkruptcy Petition Preparer's Notice, Declaration, and (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary a	and schedu	ules filed with this declaration and	
	that they are true and correct.			
×	/s/ Shavunyae Carter	×	/s/ Victor Carter	
	Signature of Debtor 1		Signature of Debtor 2	
	Date 1/23/2017		Date 1/23/2017	
	MM/DD/YYYY		MM/DD/YYYY	

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Fill in this	s information to							
Debtor 1	Shavur	-		Carter				
	First Na	ame		e Name Last Nam	ie			
Debtor 2 (Spouse, if	Victor First Na	me	M Middle	Carter  Name Last Nam	ne .			
United S		y Court for the		District of Illino				
Case nui	mber			(Stat	te)			
(If known)								Check if this
Offic	ial Forn	า 107						amended filin
State	ment of	Financi	al Affairs	for Individuals	Filing for	Bankru	ıptcy	1:
				married people are filing parate sheet to this form				
ıumber	(if known). A	nswer every	question.					
Part 1:	Give Details	S About You	r Marital Statu	s and Where You Lived	Before			
1. W	nat is your cur	rent marital s	tatus?					
г	1 Married							
	Married Not married							
	Not married		ou lived anywhe	re other than where you li	ve now?			
	Not married		ou lived anywhe	re other than where you liv	ve now?			
	Not married ring the last 3	s years, have y		re other than where you lives at 3 years. Do not include v		ow.		
	Not married ring the last 3 No Yes. List all 6	s years, have y		ast 3 years. Do not include v	where you live n	ow.		Dates Debtor 2 lived
	Not married ring the last 3	s years, have y				ow.		Dates Debtor 2 lived there
	Not married ring the last 3 No Yes. List all 6	s years, have y		st 3 years. Do not include v	where you live n	ow. Debtor 1		
	Not married ring the last 3 No Yes. List all 6	s years, have y		Dates Debtor 1 lived there	where you live n	Debtor 1		there Same as Debtor 1
	Not married ring the last 3 No Yes. List all 0	Byears, have your firm of the places you		Dates Debtor 1 lived there  From 06/01/2013	where you live n  Debtor 2:  Same as	Debtor 1 Street		there Same as Debtor 1  From 06/01/2013
-	Not married  ring the last 3  No Yes. List all 0  Debtor 1:  1314 w 80th  Number Stre	of the places y  Street	ou lived in the la	Dates Debtor 1 lived there	Debtor 2:  Same as  1314 w 80th Number Stree	Debtor 1 Street		there Same as Debtor 1
-	Not married  ring the last 3  No Yes. List all 0  Debtor 1:  1314 w 80th Number Stre	Street et  Illinois	ou lived in the la	Dates Debtor 1 lived there  From 06/01/2013	Debtor 2:  Same as  1314 w 80th Number Stree	Debtor 1 Street	60620 Zin Code	there Same as Debtor 1  From 06/01/2013
-	Not married  ring the last 3  No Yes. List all 0  Debtor 1:  1314 w 80th  Number Stre	of the places y  Street	ou lived in the la	Dates Debtor 1 lived there  From 06/01/2013	Debtor 2:  Same as  1314 w 80th Number Street  Chicago City	Debtor 1 Street	60620 Zip Code	there Same as Debtor 1  From 06/01/2013
	Not married  ring the last 3  No Yes. List all of  Debtor 1:  1314 w 80th  Number Stre  Chicago  City	Street et  Illinois State	ou lived in the la	Dates Debtor 1 lived there  From 06/01/2013	Debtor 2:  Same as  1314 w 80th Number Stree  Chicago City  Same as	Debtor 1  Street et  Illinois State  Debtor 1		there  ✓ Same as Debtor 1  From 06/01/2013  To 01/01/2015
	Not married  ring the last 3  No Yes. List all 0  Debtor 1:  1314 w 80th Number Stre	Street  Illinois State	ou lived in the la	Dates Debtor 1 lived there  From 06/01/2013	Debtor 2:  Same as  1314 w 80th Number Street  Chicago City	Debtor 1 Street et Illinois State Debtor 1 n Street		there  ✓ Same as Debtor 1  From 06/01/2013  To 01/01/2015
-	Not married  ring the last 3  No Yes. List all of  Debtor 1:  1314 w 80th Number Stre  Chicago City  1024 W. 84t	Street  Illinois State	ou lived in the la	Dates Debtor 1 lived there  From 06/01/2013 To 01/01/2015	Debtor 2:  Same as  1314 w 80th Number Stree  Chicago City Same as  1024 W. 84th	Debtor 1 Street et Illinois State Debtor 1 n Street		there  Same as Debtor 1  From 06/01/2013 To 01/01/2015  Same as Debtor 1
	Not married  ring the last 3  No Yes. List all of  Debtor 1:  1314 w 80th Number Stre  Chicago City  1024 W. 84t	Street  Illinois State	ou lived in the la	Dates Debtor 1 lived there  From 06/01/2013 To 01/01/2015	Debtor 2:  Same as  1314 w 80th Number Stree  Chicago City Same as  1024 W. 84th	Debtor 1 Street et Illinois State Debtor 1 n Street		there  ✓ Same as Debtor 1  From 06/01/2013  To 01/01/2015  ✓ Same as Debtor 1  From 01/01/2015

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Carter Debtor 1 Shavunyae Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, \$280.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$34812.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$8000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. 2017 YTD LINK \$700.00 From January 1 of current year until the date you filed for bankruptcy: Est. 2016 LINK \$8,400.00 For last calendar year: (January 1 to December 31, 2016 Est. 2015 LINK \$8,400.00 For the calendar year before that: (January 1 to December 31, 2015

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Carter Debtor 1 Shavunyae \_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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or 1	Shavunyae			Ca	arter	Case number	(if known)
	First Name		Middle Name	La	st Name		
nsi corp age	ders include your porations of whic	relatives; a h you are a for a busir	any general partners an officer, director, ness you operate as	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No						
Ш	Yes. List all pag	yments to	an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	No		aranteed or cosigne at benefited an ins	·	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				

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Carter Debtor 1 Shavunyae Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Joint Action Pending Cook County Circuit Court Jackson Hattie v Carter Victor Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2016-M1-715271 Illinois 60602 Chicago City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2004 Chrysler Town and Country 07/15/2016 \$0 CREDIT ACCEPTANCE Creditor's Name Explain what happened PO BOX 513 Number Street Property was repossessed. Property was foreclosed. Michigan Southfield 48037 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

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Debt	tor 1 Shavunyae	Carter	Case number (if known)	
	First Name Middle Name	Last Name		_
11.	accounts or refuse to make a payment because y		pank or financial institution, set off any am	ounts from your
	✓ No  Yes. Fill in the details.			
	_	Describe the action th	e creditor took  Date action was taken	Amount
	Creditor's Name	_		<u> </u>
	Number Street	_		
		_ Last 4 digits of account	number: XXXX-	
	City State Zip Code	_		
12.	Within 1 year before you filed for bankruptcy, was appointed receiver, a custodian, or another offici		possession of an assignee for the benefit o	f creditors, a court-
	<b>✓</b> No			
	Yes			
Part	List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, di	d you give any gifts with a t	otal value of more than \$600 per person?	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift	_		
	Number Street	_		
	City State Zip Code	_		
	Person's relationship to you			
	Person to Whom You Gave the Gift	_		
	-	_		
	Number Street	_		
	City State Zip Code	_		
	Person's relationship to you			

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ebtor i	Shavunyae		Carter	Case number (if known	)	
	First Name	Middle Name	Last Name			
4. Wit	hin 2 years before you filed	d for bankruptcy, did	you give any gifts or contributions	with a total value o	f more than \$600	to any charity?
	No					
✓	No					
	Yes. Fill in the details for e	ach gift or contributi	on.			
	Gifts or contributions to	harities	Describe what you contribute	d	Data you	Value
	that total more than \$600		Describe what you contribute	u	Date you contributed	value
	that total more than \$000	•			Contributed	
	Charity's Name		-			
	-					
			-			
	Number Street		-			
	Number Street					
	Cit. Ctata	7:- O	<u>-</u>			
	City State	Zip Code				
	List Osutsiu Lassas					
rt 6:	List Certain Losses					
	Yes. Fill in the details.  Describe the property you how the loss occurred	u lost and	Describe any insurance cover Include the amount that insuran pending insurance claims on lin	ce has paid. List	Date of your loss	Value of property lost
			A/B: Property.	e 33 01 <i>3chedule</i>		
			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			
. Wit	out seeking bankruptcy or p	for bankruptcy, did y preparing a bankrup	rou or anyone else acting on your ltcy petition? r credit counseling agencies for service			anyone you consulte
. Wit	hin 1 year before you filed out seeking bankruptcy or p	for bankruptcy, did y preparing a bankrup	tcy petition?			anyone you consulte
. Wit	hin 1 year before you filed out seeking bankruptcy or p ude any attorneys, bankruptc No	for bankruptcy, did y preparing a bankrup	tcy petition?	ces required in your ba		Amount of payment
. Wit	hin 1 year before you filed out seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details.	for bankruptcy, did y preparing a bankrup	tcy petition? r credit counseling agencies for service  Description and value of any patransferred	ces required in your ba	Date payment or transfer	Amount of
. Wit	hin 1 year before you filed out seeking bankruptcy or p ude any attorneys, bankruptc No	for bankruptcy, did y preparing a bankrup	tcy petition? r credit counseling agencies for service Description and value of any p	ces required in your ba	Date payment or transfer was made	Amount of payment
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. Wit	hin 1 year before you filed out seeking bankruptcy or pude any attorneys, bankruptcy.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	for bankruptcy, did y preparing a bankrup	tcy petition? r credit counseling agencies for service  Description and value of any patransferred	ces required in your ba	Date payment or transfer was made	Amount of payment
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i. Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptch No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Payr	for bankruptcy, did y preparing a bankrup by petition preparers, o control of the control of the	tcy petition? r credit counseling agencies for service  Description and value of any patransferred	ces required in your ba	Date payment or transfer was made	Amount of payment
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i. Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptch No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Payr	for bankruptcy, did y preparing a bankrup by petition preparers, o control of the control of the	tcy petition? r credit counseling agencies for service  Description and value of any patransferred	ces required in your ba	Date payment or transfer was made	Amount of payment
i. Wit	hin 1 year before you filed out seeking bankruptcy or pude any attorneys, bankruptch No  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Payr  Person Who Was Paid  Number Street	for bankruptcy, did y preparing a bankruptcy petition preparers, of the preparers of the pr	tcy petition? r credit counseling agencies for service  Description and value of any patransferred	ces required in your ba	Date payment or transfer was made	Amount of payment
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6. Wit	hin 1 year before you filed out seeking bankruptcy or pude any attorneys, bankruptch No  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Payr  Person Who Was Paid  Number Street	for bankruptcy, did y preparing a bankruptcy petition preparers, of the preparers of the pr	tcy petition? r credit counseling agencies for service  Description and value of any patransferred	ces required in your ba	Date payment or transfer was made	Amount of payment
6. Wit	hin 1 year before you filed out seeking bankruptcy or pude any attorneys, bankruptch No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Payr  Person Who Was Paid  Number Street  City State	for bankruptcy, did y preparing a bankruptcy petition preparers, of 60643 Zip Code  Zip Code	tcy petition? r credit counseling agencies for service  Description and value of any patransferred	ces required in your ba	Date payment or transfer was made	Amount of payment

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Debtor	1 Shavunyae		Carter	Case number (if know	vn)	
	First Name	Middle Name	Last Name			
he	ithin 1 year before you filed fo elp you deal with your creditor o not include any payment or tra	rs or to make payn		our behalf pay or transf	er any property to any	yone who promised to
[₹	No Yes. Fill in the details.					
			Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid		-			
	Number Street		-			
			-			
	City State	Zip Code				
<b>th</b> In	e ordinary course of your busi clude both outright transfers and d transfers that you have already	ness or financial a transfers made as	security (such as the granting of			
Ľ	Yes. Fill in the details.					
			Description and value of property transferred		ny property or received or debts pai je	Date d transfer was made
	Person Who Received Transfe	er	-			
	Number Street		-			
	City State Person's relationship to you	Zip Code	-			
	Person Who Received Transfe	er	-			
	Number Street		_			
	City State Person's relationship to you	Zip Code	-			
be	ithin 10 years before you filed eneficiary? hese are often called asset-prote		id you transfer any property to	a self-settled trust or si	milar device of which	ı you are a
<b>∠</b>						
_	-		Description and value o	the property transferre	d	Date transfer was made
	Name of trust					

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Carter Debtor 1 Shavunyae Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred Bank of America Checking XXXX-0000 12/2015 \$ 300.00 Person Who Was Paid Savings P.O. Box 25118 Number Street Money market Brokerage Florida 33622 Tampa Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code

City

State

Zip Code

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Carter Debtor 1 Shavunyae Case number (if known) Middle Name First Name Identify Property You Hold or Control for Someone Else Part 9: 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt	or 1	Shavunyae			Carter	Case ni	umber (if known)	
		First Name		Middle Name	Last Name			
26.	Hav	e you been a part	y in any judic	ial or administr	ative proceeding under	any environmental	law? Include settlements and orde	ers.
	<b>V</b>	No						
	Ħ	Yes. Fill in the det	ails.					
	ш				Court or agency	ı	Nature of the case	Status of the
					Court of agency		Nature of the case	case
		Case title						
					Court Name			Pending
					Court Name			On appeal
		Case number			NumberStreet			Оп арреа
								Concluded
					City State	Zip Code		_
David	77.	Give Detaile Al	out Vour B	lucinosa or Ca	onnections to Any Bu	oinooo		
Part	11:	Give Details Al	Jour Four B	distress or CC	ninections to Arry Bu	5111622		
27	Wit	hin 4 vears hefore	you filed for	hankruntev did	l vou own a husiness or	have any of the foll	owing connections to any business	2
21.	****	illi 4 years belore	you med for	bankruptcy, ulu	you own a business of	nave any or the ion	owing connections to any business	' <b>-</b>
		A sole propri	etor or self-e	mployed in a tra	ade, profession, or other	activity, either full-t	time or part-time	
			a limited liab	ility company (L	LC) or limited liability pa	artnership (LLP)		
		A partner in a			,	, ,		
		_			so of a corporation			
		_			re of a corporation			
		An owner of	at least 5% o	of the voting or e	quity securities of a corp	ooration		
		No. None of the a	hove annlie	s Go to Part 12				
	Н					v voinoco		
	✓	res. Check all the	атарріу ароч	ve and illi in the	details below for each b			
					Describe the natu	re of the business	Employer Identification n	
		Viala Osill					include Social Security n	umber or IIIN.
		Vic's Grill Business Name			Restaurant		EIN:xx-xxx	
		2053 W. 79th Stre	aat					
		Number Street	561		_			
		Chicago	Illinois	60620	Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	_			
		-		·			From 02/01/2015To 04/01	/2016
					Describe the natu	re of the business	Employer Identification n	umber Do not
							include Social Security n	umber or ITIN.
					_		EIN:	
		Business Name						
					_		Datas hosionas soistad	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		Cit.	01-1-	7:- 0	—	ant or bookkeeper		
		City	State	Zip Code			From To	
					Describe the natu	ire of the business	Employer Identification n include Social Security n	
								umber of fills.
		Business Name			_		EIN:	
		Number Street			_		Dates business existed	
					Name of account	ant or bookkeeper		
		City	State	Zip Code			From To	

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Debt	or 1 Shavunya	Э		Carter	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or	rs before you filed for other parties.	or bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
				Date issued	
	Name			MM/DD/YYYY	
	Name			, 23,	
	Numbe	r Street		<del>_</del>	
	City	State	Zip Code	_	
			Zip Code		
Part	12: Sign B	elow			
tı	rue and corre bankruptcy	ect. I understand that case can result in fi	it making a false sta nes up to \$250,000,	itement, concealing prope	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	•	/s/ Snavunyae			/s/ victor Carter
		Signature of Debt	or 1		Signature of Debtor 2
		Date 1/23/2017			Date 1/23/2017
D	oid you attac	n additional pages t	o Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
Ę	<b>√</b> No				
Ĭ	Yes				
D	oid you pay o	agree to pay some	one who is not an at	torney to help you fill out l	pankruptcy forms?
Ŀ	<b>✓</b> No				
Ī	Yes. Nam	e of person			Attach the Bankruptcy Petition Preparer's Notice,

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B 203 (12/94)

### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

	Northe	m District of Illinois		
re_	Shavunyae Carter ; Victor M Carter	Case N		
	Debtor	Chapte	(If know Chapter	,
	DISCLOSURE OF COMPENS	SATION OF ATTORN	IEY FOR DEB	ΓOR
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 compensation paid to me within one year before the fili rendered or to be rendered on behalf of the debtor(s) in	ng of the petition in bankruptcy, or	agreed to be paid to me,	for services
	For legal services, I have agreed to accept		_	\$4,000.00
	Prior to the filing of this statement I have received		_	\$500.00
	Balance Due		_	\$3,500.00
2	. The source of the compensation paid to me was:			
	<b>✓</b> Debtor Othe	er (specify)		
3	. The source of the compensation paid to me is:			
	<b>✓</b> Debtor Othe	er (specify)		
4	I have not agreed to share the above-disclosed con members and associates of my law firm.	npensation with any other person u	nless they are	
	I have agreed to share the above-disclosed comper members or associates of my law firm. A copy of the people sharing in the compensation, is attached	ne agreement, together with a list of		
5	<ul> <li>In return for the above-disclosed fee, I have agreed to rea. Analysis of the debtor's financial situation, and bankruptcy;</li> </ul>			
	b. Preparation and filing of any petition, schedules	s, statements of affairs and plan wh	ich may be required;	
	c. Representation of the debtor at the meeting of d	creditors and confirmation hearing,	and any adjourned hearir	ngs thereof;
	d. Representation of the debtor in adversary proce	edings and other contested bankru	ptcy matters;	
6	b. By agreement with the debtor(s), the above-disclosed for	ee does not include the following se	ervices:	
		CERTIFICATION		
	I certify that the foregoing is a complete statement of any stor(s) in this bankruptcy proceedings.	agreement or arrangement for payı	ment to me for representa	ation of the
	1/23/2017	/s/ Amy Gerstei	n	
	Date	Signature of Attorn	ney	
		Semrad Law Firm	n	
		Name of law firm	1	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

n re:	Carter, Shavunyae ; Carter, Victor M	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICATI	ON OF CREDITOR MA	TRIX
Th owledge	ne above named Debtors hereby verify that e.	the attached list of creditors is t	true and correct to the best of their
te:	1/23/2017	/s/ Carter, Shav	unyae
		Carter, Shavuny Signature of De	
		/s/ Carter, Victo	r M
		Carter, Victor M	·

OVERLND BOND 4701 W FULLERTON CHICAGO, IL, 60639

ILL STDNT AS 1755 LAKE COOK RD DEERFIELD, IL, 60015

Navient 1002 ARTHUR DR LYNN HAVEN, FL, 32444

CREDIT ACCEPTANCE PO BOX 513 Southfield, MI, 48037

Peoples Gas 200 E. Randolph Chicago, IL, 60601

Harris & Harris LTD 111 West Jackson Boulevard Suite 400 Chicago, IL, 60604

L J ROSS ASSOCIATES IN 4 UNIVERSAL WAY JACKSON, MI, 49202

Commonwealth Edison 3 Lincoln Ctr Attn: Bankruptcy Department Oakbrook Ter, IL, 60181

VERIZON WIRELESS PO BOX 4002 Acworth, GA, 30101

City of Chicago Department of Revenue 121 North LaSalle Street Chicago, IL, 60602

Internal Revenue Service PO Box 7346 Philadelphia, PA, 19101 check N. Go 7755 Montgomery Road # Suite 400 Cincinnati, OH, 45236

Titlemax 9540 S Cicero Ave Oak Lawn, IL, 60453

Hoods Chicago 4444 W. Belmont Ave Chicago, IL, 60647

Evergreen Park 9418 S. Kedzie Ave Evergreen Park, IL, 60805

Jackson, Hattie 8535 S. Green Chicago, IL, 60620

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$401.52
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$91.52 for expenses, leaving a balance due of \$3,901.52
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/23/2017

Signed:

/s/ Shavunyae Carter

/s/ Victor Carter

Debtor(s)

/s/ Amy Gerstein

Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Local Bankruptcy Form 23c

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Debtor 1 Shavunyae First Name		rter Case	e number (ifknown)	<del> </del>
	estions for Reporting Purposes	s vane		
16. What kind of debts do you have?	16a. Are your debts primarily curincurred by an individual pure No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily but the second secon	rimarily for a personal, fan usiness debts? Business restment or through the op	ner debts are defined in 11 U.S.C. § 10 nily, or household purpose."  debts are debts that you incurred to obseration of the business or investment.	otain
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?			ny exempt property is excluded and admi ute to unsecured creditors?	nistrative
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	million	10 billion \$50 billion
20. How much do you estimate your liabilities to be?	☐ \$0-\$50,000  ☑ \$50,001-\$100,000  ☐ \$100,001-\$500,000  ☐ \$500,001-\$1 million	\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million	10 billion \$50 billion
Part 7: Sign Below	I have examined this patition, and	I dealars under populty of	porium that the information provided i	0 tm 10 00 d
·	correct.  If I have chosen to file under Char of title 11, United States Code. I under Chapter 7.  If no attorney represents me and I out this document, I have obtaine	oter 7, I am aware that I ma Inderstand the relief availa did not pay or agree to pa d and read the notice requ	perjury that the information provided in proceed, if eligible, under Chapter 7, able under each chapter, and I choose to be someone who is not an attorney to home the domain of the by 11 U.S.C. § 342(b).	11,12, or 13 o proceed elp me fill
	I understand making a false stater	nent, concealing property, e can result in fines up to 3 19, and 3571.	or obtaining money or property by frail \$250,000, or imprisonment for up to 2  /s/ Victor Carter Signature of Debtor 2  Executed on 1/23/2017 MM / DD / YYYY	ud in

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Fill in this infor	rmation to identify your ca	se:			
Debtor 1	Shavunyae		Carter		
	First Name	Middle Name	Last Name	-	
Debtor 2	Victor	М	Carter		
(Spouse, if filing)	First Name	Middle Name	Last Name	<sup>-</sup>	
United States 8	Bankruptcy Court for the:	Northern	District of Illinois (State)	-	
Case number (If known)			(2.3.3)	-	
Official	Form 106Dec	2 .	,	·	Check if this is a amended filing
Declarat	ion About an I	ndividual Debt	or's Schedules		12/1
If two married	people are filing together	, both are equally respon	nsible for supplying correct in	iformation.	
Part 1: Sign	1341, 1519, and 3571. Below				
Did you p	ay or agree to pay someo	ne who is NOT an attorn	ey to help you fill out bankrup	otcy forms?	
<b>☑</b> No					
Yes.	Name of person		Attach Bankruptcy Petiti Signature (Official Form	tion Preparer's Notice, Declaration, and 1119).	d
	nalty of perjury, I declare are true and correct.	that I have read the sum	mary and schedules filed with	h this declaration and	
/s/ Shavu	Inyae Carter	to Cok	/s/ Victor 0	10000	6
olynatule t	N Debiol I	Í	oignature of i	DEDIOI 2	

Date 1/23/2017

MM/DD/YYYY

Date 1/23/2017

MM/DD/YYYY

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Debtor	1 Shavunyae		Carter	Case number (if known)
. v . r . r . v . r r . r	First Name	Middle Name	Last Name	
	ithin 2 years editors, or o		did you give a financial statem	ent to anyone about your business? Include all financial institutions,
	No Yes. Fill in	the details below.		
	<del></del>		Date issued	
	Name		MM/DD/YYYY	
	Number	Street		
	City	State Zip Code	t	
Part 12	Sign Bel	ow.		
true	and correct	. I understand that making a fals	e statement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  /s/ Victor Carter Signature of Debtor 2
		Date 1/23/2017		Date 1/23/2017
Did y	you attach a	dditional pages to Your Stateme	nt of Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
N	No			
靣	Yes			
Did y	you pay or a	gree to pay someone who is not a	an attorney to help you fill out	pankruptcy forms?
V	No			
百	Yes. Name o	person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

in re:	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFICAT	ION OF CREDITOR MA	TRIX
Tr knowledge	ne above named Debtors hereby verify that e.	the attached list of creditors is t	true and correct to the best of their
Date:	1/23/2017	/s/ Carter, Shav Carter, Shavung Signature of De	yae
		/s/ Carter, Victor Carter, Victor M Signature of Jo	<u> </u>

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Debt	or 1 Shav First	/unyae Name	Middle Name	Carter Last Name	Case number (it known)	
16.	Calcula	nte the median family i	ncome that applies to yo	ou. Follow these s	teps:	e a verte vite i transière de transière de la transière de la companie de la companie de la companie de la comp
	16a. Fil	I in the state in which yo	u live.	Illinois		
	16b. Fill	in the number of people	e in your household.	4	·	
		•	come for your state and siz	e of		\$90,080.00
		usehold ing the link specified in t	he separate instructions fo		find a list of applicable median income amounts, go online at may also be available at the bankruptcy clerk's office.	
17.		the lines compare?	no ooparato monaciono io		in may also be available at the balling proy don't o office.	
	17a. 🗸				this form, check box 1, <i>Disposable income is not determined ulation of Disposable Income</i> (Official Form 122C-2).	
	17b.	U.S.C. § 1325(b)(3). G		Calculation of Dis	check box 2, <i>Disposable income is determined under 11</i> posable Income (Official Form 122C-2). On line 39 of that	
Part	3: Cal	culate Your Commi	tment Period Under 1	1 U.S.C. §132	5(b)(4)	<u>:</u>
18.	Сору ус	our total average mont	hly income from line 11.			\$1,112.50
19.					se is not filing with you, and you contend that calculating the of your spouse's income, copy the amount from line 13.	
	19a. If t	he marital adjustment do	es not apply, fill in 0 on lin	ne 19a.		-\$0.00
	19b. <b>Su</b>	btract line 19a from lir	ne 18.			\$1,112.50
20.	Calcula	te your current month	ly income for the year. F	ollow these steps:		
	20a. Co	py line 19b.				\$1,112.50
	Mι	ıltiply by 12 (the number	of months in a year).			x 12
	20b. Th	e result is your current m	onthly income for the year	for this part of the	e form.	\$13,350.00
	20c. Co	py the median family inc	ome for your state and siz	e of household fro	om line 16c.	\$90,080.00
21.	How do	the lines compare?				
		e 20b is less than line 20 nmitment period is 3 yea		d by the court, on	the top of page 1 of this form, check box 3, The	
		e 20b is more than or equifice commitment period is		erwise ordered by	the court, on the top of page 1 of this form, check box	
Part	ı: Sigr	n Below				
	By s	signing here, I declare un	der penalty of perjury that	the information or	this statement and in any attachments is true and correct.	
	×	/s/ Shavunyae Carte	Mayor C	> <del>/</del> -	* /s/ Victor Carter U WAG ( wes	
		Signature of Debtor 1			Signature of Debtor 2	
		Date 1/23/2017 MM/DD/YYYY			Date 1/23/2017 MM/DD/YYYY	
		u checked 17b, fill out F	fill out or file Form 122C- orm 122C-2 and file it with		e 39 of that form, copy your current monthly income from line	14